

REMARKS

Applicants request favorable reconsideration and withdrawal of the rejection set forth in the above-mentioned Office Action in view of the following remarks.

Claims 1, 3-10, 13, and 14 remain pending, with claims 1, 7 and 8 being independent. The claims have not been amended herein.

Claims 1, 3-10, 13, and 14 are rejected in the Office Action under 35 U.S.C. § 103(a) as being unpatentable over Lai et al. (U.S. Patent No. 5,706,429) in view of Helland et al. (U.S. Patent No. 5,890,161), Suorsa (U.S. Patent No. 7,124,289), Yu (U.S. Patent No. 5,433,483), Roche (U.S. Patent No. 4,879,557), Vaghi (U.S. Patent No. 6,047,273), and Taylor et al. (U.S. Patent No. 6,256,676).

Applicants respectfully traverse the rejection and submit that the claimed invention is patentably distinguishable from the cited references for at least the following reasons.

The Office Action cites Lai et al. as disclosing all of the features of the claimed invention “except for specifying a remote processing and particular software services.” Specifically, the Office Action cites Figure 1 of Lai et al. as showing entities in the form of multiple user terminals 14 sending transactions to a host computer 12, which the Office Action equates to receiving a request for a transaction from an entity at a host system. The Office Action further asserts Lai et al. discloses providing results of an application stack 16 back to the users.

Applicants understand Lai et al. as disclosing a network with a server in the form of host computer 12 in communication with user terminals 14. The computer hosts applications 16, which may thereby be accessed by the user terminals 14. See, e.g., Lai et al., Figures 1 and 2. In Applicants’ view, which appears to be acknowledged in the Office Action’s admission that Lai et

al. does not disclose “remote processing,” the reference does not disclose programs being located on at least one different system from a system that receives a request for a transaction, as is recited in independent claim 1, and similarly recited in independent claims 7 and 8 of the present application.

In order to cure the deficiencies in Lai et al., the Office Action cites Helland et al. as disclosing automatic transaction processing of component based server applications, wherein a group of applications 36 are remotely processed, with the Office Action particularly citing to Figure 1 of Helland et al.

Applicants respectfully traverse the Office Action’s factual findings with respect to Helland et al. Figure 1 of Helland et al. merely shows a server computer 20 that stores applications 36 in ram 25 and/or hard drive 27. The applications 36 are not stored on a remote system from server computer 20, they are stored on the server computer itself. See Helland et al., col. 5, lines 45-51.

With this configuration of Helland et al.’s server in mind, it is evident that Helland et al. discloses a network configuration that is very similar to Lai et al. That is, Helland et al. discloses a server computer storing applications, which may be accessed by client computers. See for example, Figure 2 of Helland et al., showing a server computer 84 in communication with a client computer 92. The “distributive computer environment” of Helland et al., which is referred to in the Office Action, is merely a server in communication with client computers. See, e.g., col. 1, lines 13-18. This is no different than the host computer 12 in communication with user terminals 14 disclosed in Lai et al. That is, both Lai et al. and Helland et al., with respect to their networking features, merely disclose a basic client and server configuration.

Thus, Applicants submit that even when taken collectively, the combination of Lai et al. and Helland et al. fail to disclose or suggest the features of the claimed invention. The basic client and server configuration of Lai et al. and Helland et al. cannot be understood to suggest the combination of receiving a request *at a host system* from an entity via a network, and determining at the host system software programs for processing the transaction, with the software programs being selected from a plurality of software programs located on *at least one different system*, as recited in independent claim 1 and similarly set forth in independent claims 7 and 8. Simply, Lai et al. and Helland et al. only suggest one system to both receive processing requests and store programs.

Applicants further submit that the other citations to Suorsa, Yu, Roche, Vaghi, and Taylor et al. fail to cure the deficiencies of Lai et al. and Helland et al. These other citations are cited as disclosing particular types of software. Applicants submit, however, that these references fail to disclose or suggest the combination of a host system and at least one different system comprising software programs, which, as described above, is also lacking in Lai et al. and Helland et al.

For at least the foregoing reasons, Applicants submit that the invention recited in independent claims 1, 7, and 8 is patentably defined over the cited references.

The other claims are allowable by virtue of their dependency and in their own right for further defining the invention. Individual consideration of the dependent claims is respectfully requested.

Applicants respectfully submit that the pending claims are allowable over the references of record, and that the application is in condition for allowance. Favorable reconsideration and early passage to issue of the application are earnestly solicited.

Any fee required in connection with this paper should be charged to Deposit Account No. 06-1205.

Applicants' undersigned attorney may be reached in our Washington, D.C. office by telephone at (202) 530-1010. All correspondence should be directed to our New York office at the address shown below.

Respectfully submitted,

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